

Information to identify the case:

Debtor 1 Michael J. Melter

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8215**

EIN **-----**

Debtor 2 Kelly M. Melter

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5654**

EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-10523-TPA**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Melter

Kelly M. Melter
aka Kelly M. Lyle

10/7/20

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael J. Melter
Kelly M. Melter
Debtor(s)

Case No. 15-10523-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Oct 07, 2020

User: aala
Form ID: 3180W

Page 1 of 3
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db/jdb	Michael J. Melter, Kelly M. Melter, 1338 West 35th Street, Erie, PA 16508-2444
14043727	AES/College Savings Bank, P.O. Box 2461, Harrisburg, PA 17105-2461
14043729	+ Apotheker & Associates, P.C., 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
14043740	Attn: Bankruptcy Department, HSBC Card Services, P.O. Box 5246, Carol Stream, IL 60197-5246
14043755	+ Attn: Bankruptcy Department, Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
14043731	Attn: Bankruptcy Dept., Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
14090362	+ Cavalry SPV I, LLC, Assignee of Capital One Bank USA, N.A., Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
14043734	+ Clinical Associates in, Radiology, P.C., 1741 West 26th Street, Erie PA 16508-1256
14043736	+ Erie County Public Library, 160 East Front Street, Erie, PA 16507-1554
14043737	Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004
14043738	FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14051819	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14043745	+ PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14103350	+ PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14043742	Patricia A. Melter, 1274 Top Road, Erie, PA 16505-2564
14043744	+ Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110-9307
14043726	+ Ratch Law Group, P.C., Edwin A. Abrahamsen & Associates, P.C., 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062
14078915	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
14043754	UPMC Hamot Medical Center, c/o Patient Acct. Dept., 201 State Street, Erie, PA 16550-0001
14043752	Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Oct 08 2020 04:48:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14047327	EDI: AIS.COM	Oct 08 2020 04:48:00	American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
14080211	EDI: AIS.COM	Oct 08 2020 04:48:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14043728	+ Email/Text: bky@americanprofit.net	Oct 08 2020 01:50:00	American Profit Recovery, 34405 W. 12 Mile Road #379, Farmington, MI 48331-5608
14043730	EDI: BANKAMER.COM		

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14043732	Email/Text: cms-bk@cms-collect.com	Oct 08 2020 04:48:00	Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
14043733	+ Email/Text: bankruptcy@cavps.com	Oct 08 2020 01:48:00	Capital Management Services, 698 South Ogden Street, Buffalo, NY 14206-2317
14097022	+ Email/Text: bankruptcy@cavps.com	Oct 08 2020 01:50:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
14046890	EDI: DISCOVER.COM	Oct 08 2020 04:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14043735	EDI: DISCOVER.COM	Oct 08 2020 04:48:00	Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025
14335297	EDI: ECMC.COM	Oct 08 2020 04:48:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14043739	+ EDI: GMACFS.COM	Oct 08 2020 04:48:00	GMAC, P.O. Box 535160, Pittsburgh, PA 15253-5160
14043741	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 08 2020 02:48:53	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
14064906	Email/PDF: resurgentbknotifications@resurgent.com	Oct 08 2020 02:51:29	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14043743	EDI: MID8.COM	Oct 08 2020 04:48:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14043746	EDI: PRA.COM	Oct 08 2020 04:48:00	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502
14101241	EDI: PRA.COM	Oct 08 2020 04:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14043747	Email/Text: bk@revenuegroup.com	Oct 08 2020 01:50:00	Revenue Group, 4780 Hinckley Industrial Pkwy., Suite 200, Cleveland, OH 44109
14055832	EDI: RECOVERYCORP.COM	Oct 08 2020 04:48:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14043750	EDI: RMSC.COM	Oct 08 2020 04:48:00	SYNCB/Sam's Club, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14043748	+ Email/Text: bkcy@sacor.net	Oct 08 2020 01:50:00	Sacor Financial Inc., 1911 Douglas Blvd. #85-205, Roseville, CA 95661-3811
14043749	EDI: RMSC.COM	Oct 08 2020 04:48:00	Synchrony Bank/Lowe's, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14043751	Email/Text: Nikki.Luebke@TeamTurfErie.com	Oct 08 2020 01:47:00	Team Turf, 11008 U.S. 19, Waterford, PA 16441
14067681	+ Email/Text: annes@accountsretrievable.com	Oct 08 2020 01:48:00	The Accounts Receivable System, Inc., c/o Harold Rosenblatt, Pres., PO Box 386, Bellmore, NY 11710-0386
14043753	+ Email/Text: ebn@unique-mgmt.com	Oct 08 2020 01:50:00	Unique Management Services, Inc., 119 E. Maple Street, Jeffersonville, IN 47130-3439
14049207	EDI: WFFC.COM	Oct 08 2020 04:48:00	Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
14043756	EDI: WFFC.COM	Oct 08 2020 04:48:00	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341
14043757	+ Email/Text: collections@widgetfinancial.com	Oct 08 2020 01:49:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140

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TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
jdb	*	Kelly M. Melter, 1338 West 35th Street, Erie, PA 16508-2444

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Lauren Berschler Karl	on behalf of Creditor PNC Bank National Association lkarl@rascrane.com, lbkarl03@yahoo.com
Michael J. Graml	on behalf of Joint Debtor Kelly M. Melter mattorney@neo.rr.com mjgraml@verizon.net
Michael J. Graml	on behalf of Debtor Michael J. Melter mattorney@neo.rr.com mjgraml@verizon.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com
Stuart P. Winneg	on behalf of Creditor PNC Bank National Association swinneg@udren.com, cblack@udren.com

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